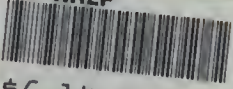


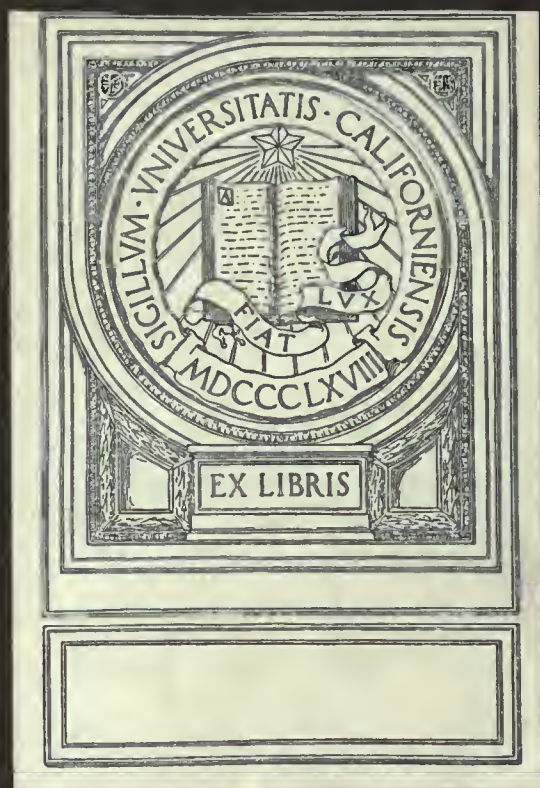
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How Business
with Foreign Countries
is Financed

Guaranty Trust Company of New York



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How Business with Foreign Countries is Financed

NEW YORK
PUBLISHED

1916

Guaranty Trust Company of New York
140 Broadway

Fifth Avenue Office: Fifth Avenue and 43d Street

London Office: 33 Lombard Street, E. C.

HG 2569
G 72

For
N.Y. Library Post
Service dept.

The Financing of Foreign Business

THE foreign business of the United States has experienced large development during the past few years, and is assuming an ever increasing importance in the activities of our commercial, financial, and industrial organizations.

For this reason we have prepared this booklet, which contains facsimiles of the forms most generally used in connection with foreign exchange transactions.

We hope that it may prove interesting and valuable to bankers, manufacturers and merchants now engaged in foreign trade, as well as to those who contemplate entering this special line of business.

Guaranty Trust Company of New York

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How Business with Foreign Countries is Financed

Div of
California

[1]

		Guaranty Trust Company of New York	
<i>P5000/-</i>		<i>By New York, March 30th 1916</i>	
<i>Pay John Johnson & Co</i>		<i>Ex order of Duplicate being unpaid the sum of</i>	
<i>Five thousand pounds</i>		<i>which charge to New York account</i>	
<i>which charge to New York account</i>		<i>STERLING</i>	
Guaranty Trust Company of New York,		PER PRO	
No 60460		33 Lombard Street, London.	
		PER PRO	
		SPECIMEN	
		ASSISTANT SECRETARY ASSISTANT MANAGER	

		Guaranty Trust Company of New York	
<i>P5000/-</i>		<i>By New York, March 30th 1916</i>	
<i>Pay John Johnson & Co</i>		<i>Ex order of Duplicate being unpaid the sum of</i>	
<i>Five thousand pounds</i>		<i>which charge to New York account</i>	
<i>which charge to New York account</i>		<i>STERLING</i>	
Guaranty Trust Company of New York,		PER PRO	
No 60460		33 Lombard Street, London.	
		PER PRO	
		SPECIMEN	
		ASSISTANT SECRETARY ASSISTANT MANAGER	

Banker's Demand Draft on Foreign Countries ✓

[STERLING]

Guaranty Trust Company of New York	
<p><i>Fr. 10,000.-</i></p> <p><i>Pay John Smith Son</i></p> <p><i>or order (Duplicate being unpaid) the sum of</i></p> <p><i>Tenthousand Francs</i></p> <p><i>Check against our credit</i></p> <p><i>Credit Lyonnais</i></p> <p><i>Paris (France)</i></p> <p>No 39472</p>	<p><i>New York, March thirtieth 1916</i></p> <p style="text-align: center; font-size: 2em; opacity: 0.5;">ORIGINAL</p> <p>PER PRO _____</p> <p>PER PRO _____</p> <p style="text-align: right; font-size: 0.8em;">ASSISTANT SECRETARY, ASSISTANT MANAGER.</p>

Guaranty Trust Company of New York	
<p><i>Fr. 10,000.-</i></p> <p><i>Pay John Smith Son</i></p> <p><i>or order (Original being unpaid) the sum of</i></p> <p><i>Tenthousand Francs</i></p> <p><i>Check against our credit</i></p> <p><i>Credit Lyonnais</i></p> <p><i>Paris (France)</i></p> <p>No 39472</p>	<p><i>New York, March thirtieth 1916</i></p> <p style="text-align: center; font-size: 2em; opacity: 0.5;">ORIGINAL</p> <p>PER PRO _____</p> <p>PER PRO _____</p> <p style="text-align: right; font-size: 0.8em;">ASSISTANT SECRETARY, ASSISTANT MANAGER.</p>

Banker's Demand Draft on Foreign Countries

[FRANCS]

[NOTE] The French law requires that the date of sight drafts or checks be written in words in order to exempt them from the full bill-stamp tax.

№271090	M 12000. —
THE DEUTSCHE BANK BERLIN	
	<p><i>pay against this cheque and out of our credit balance</i></p> <p><i>Martin Schulz</i> Original <i>or Order</i></p> <p><i>Mark Twelve thousand</i></p> <p style="text-align: center;">(Duplicate unpaid)</p> <p style="text-align: right; font-size: small;">GUARANTY TRUST COMPANY OF NEW YORK</p> <p>NEW YORK <i>March 30th 1918</i> PER PRO SPECIMEN</p>

№271090	M 12000. —
THE DEUTSCHE BANK BERLIN	
	<p><i>pay against this cheque and out of our credit balance</i></p> <p><i>Martin Schulz</i> Duplicate <i>or Order</i></p> <p><i>Mark Twelve thousand</i></p> <p style="text-align: center;">(Original unpaid)</p> <p style="text-align: right; font-size: small;">GUARANTY TRUST COMPANY OF NEW YORK</p> <p>NEW YORK <i>March 30th 1918</i> PER PRO SPECIMEN</p>

Banker's Demand Draft on Foreign Countries

[REICHSMARK]

[NOTE] The German law requires that the phrase "out of our credit balance" or its equivalent be inserted in sight drafts or checks, to exempt them from the full bill-stamp tax.

Guaranty Trust Company of New York

L. £8000/- NEW YORK March 30th 1916

Sixty DAYS AFTER sight OF THIS FIRST OF EXCHANGE (SECOND UNPAID)

PAY TO THE ORDER OF Crown Manufacturing Co.

Eight thousand pounds STERLING

VALUE RECEIVED WHICH CHARGE TO THE ACCOUNT OF

to Guaranty Trust Company of New York

33 LOMBARD STREET.

Nº A11375 LONDON

PER PRO. _____

PER PRO. _____

SPECIMEN

Guaranty Trust Company of New York

L. £8000/- NEW YORK March 30th 1916

Sixty DAYS AFTER sight OF THIS SECOND OF EXCHANGE (FIRST UNPAID)

PAY TO THE ORDER OF Crown Manufacturing Co.

Eight thousand pounds STERLING

VALUE RECEIVED WHICH CHARGE TO THE ACCOUNT OF

to Guaranty Trust Company of New York

33 LOMBARD STREET.

Nº A11375 LONDON

PER PRO. _____

PER PRO. _____

SPECIMEN

Banker's Time Drafts on Foreign Countries

Dear Sir:

The following drafts, please protect to our debit with your office at: _____

[illegible]

Advice of Drafts to Foreign Correspondents

Guaranty Trust Company of New York

ORDER FOR CABLE PAYMENT

New York, _____ 191

Through _____

Payable to _____

Account of _____

_____ at _____ \$ _____

Cable charges _____

Broker _____

To Buyer _____

Authorized _____

Order for Cable Payment

Guaranty Trust Company of New York

FOREIGN DEPARTMENT

New York, _____ 19

To _____

In making a cable transfer it is fully understood and agreed that no liability shall attach to us nor to our correspondents for any loss or damage in consequence of any delay or mistake in transmitting the message, or for any cause beyond our control.

CABLE TRANSFER

Payable to _____

On account of _____

_____ @ _____ \$ _____

Cable Charges, - - - - - \$ _____

Total, \$ _____

Payment will be effected by _____

Statement of amount due on account of Cable Transfer sold

Guaranty Trust Company of New York
FOREIGN DEPARTMENT

New York, _____ 191

To _____

We beg to confirm having bought from you Cable Transfer

_____ @ _____ through M _____

Please have payment made to _____

on our account, and advise us through whom payment will be made.

GUARANTY TRUST COMPANY OF NEW YORK.

Cash { _____
New York

Form for Confirmation of Purchase of Cable Transfer
in Foreign Currency



First (Houston Texas)

Exchequer £1876. 19. 3 *March 25th 1916*

Sixty days after sight of this First of Exchange
(the Second being unpaid) pay to the order of ourselves
One thousand eight hundred seventy six Pounds 19/3.

Value received and charge the same to account of
To London City Midland Bank Ltd. John Brown Cotton Co.

No 1042 London E.C.

Commercial Time Draft drawn on a London Bank to cover a
shipment of cotton from Galveston to Liverpool

To this draft are attached the various shipping
documents representing the Cotton; these are
delivered to the bank in London against its accept-
ance of the draft.

from _____ to be transported by the steamship _____
 _____ now lying in the port of **NEW YORK**, and bound for _____
 with liberty to call at any port or ports in the Schedule, without regard to the order specified; and to call at that or other ports in the Schedule
 to land passengers and mails, and afterwards return to land cargo; or failing shipment by said steamer, in and upon a following steamer.

[illegible]

being marked and numbered, as per margin, shipper's weight (quality, quantity, gauge, contents, weight and value unknown), and to be delivered in like good order and condition, at the port of

... or to his or their assigns, he or they paying freight, primage and charges immediately on discharge of the goods, without any allowance of credit or discount, on the gross intaken weight or measurement as per margin, or as may otherwise result on verification of same at port of destination.

IT IS MUTUALLY AGREED that the steamer shall have liberty to sail with or without pilots; that the carrier shall have liberty to convey goods in craft and/or lighters to and from the steamer at the risk of the owners of the goods; and, in case the steamer shall put into a port of refuge, or be prevented from any cause from proceeding in the ordinary course of her voyage, to tranship the goods to their destination by any other steamer; that the carrier shall not be liable for loss or damage occasioned by perils of the sea or other waters, by fire from any cause or whosoever occurring; by barratry of the master or crew; by enemies, pirates or robbers; by arrest or restraint of princes, rulers or people, riots, strikes or stoppage of labor; by explosion, bursting of boilers, breakage of shafts, or any latent defect in hull, machinery or appurtenances, or unseaworthiness of the steamer, whether existing at time of shipment, or at the beginning of the voyage, provided the owners have exercised due diligence to make the steamer seaworthy; by heating, frost, decay, putrefaction, rust, sweat, change of character, drainage, leakage, breakage, vermin, or by explosion of any of the goods, whether shipped with or without disclosure of their nature, or any loss or damage arising from the nature of the goods or the insufficiency of packages; nor for inland damage; nor for the obliteration, errors, insufficiency or absence of marks, numbers, address or description; nor for risk of craft, hull or transshipment; nor for any loss or damage caused by the prolongation of the voyage, and that the carrier shall not be concluded as to correctness of statements herein of quality, quantity, gauge, contents, weight and value. General average payable according to York-Antwerp Rules. If the owner of the steamer shall have exercised due diligence to make said steamer in all respects seaworthy and properly manned, equipped and supplied, it is hereby agreed that in case of danger, damage or disaster resulting from fault or negligence of the pilot, master or crew in the navigation or management of the steamer, or from latent or other defects, or unseaworthiness of the steamer, whether existing at time of shipment, or at the beginning of the voyage, but not discoverable by due diligence, the consignee or owners of the cargo shall not be exempted from liability for contribution in General Average, or for any special charges incurred, but, with the shipowner, shall contribute in General Average, and shall pay such special charges, as if such danger, damage or disaster had not resulted from such fault, negligence, latent or other defects or unseaworthiness.

IT IS ALSO MUTUALLY AGREED that this shipment is subject to all the terms and provisions of, and all the exemptions from liability contained in, the Act of Congress of the United States, approved on the 13th day of February, 1893, and entitled, "An Act relating to the navigation of vessels, etc."

1.—IT IS ALSO MUTUALLY AGREED that the value of each package received for as above does not exceed the sum of One Hundred Dollars unless otherwise stated herein on which basis the rate of freight is adimated

2. —ALSO, that the carrier shall not be liable for articles specified in Section 4281 of the Revised Statutes of the United States, unless written notice of the true character and value thereof is given at the time of lading and entered in the bill of lading.

8.—ALSO, that shipper shall be liable for any loss or damage to steamer or cargo, caused by inflammable, explosive or dangerous goods, shipped without full disclosure of their nature, whether such shipper be principal or agent; and such goods may be thrown overboard or destroyed at any time without compensation.

4.—ALSO, that the carrier shall have a lien on the goods for all freights, primages and charges, and also for all fines or damages which the steamer or cargo may incur or suffer by reason of the illegal, incorrect or insufficient marking, numbering or addressing of packages or description of their contents.

5.—ALSO, that in case the steamer shall be prevented from reaching her destination by Quarantine, the carrier may discharge the goods into any depot or lazaretto, and such discharge shall be deemed a final delivery under this contract, and all the expenses thereby incurred on the goods shall be a lien thereon.

6.—ALSO, that the Steamer may commence discharge immediately on arrival and discharge continuously, Day, Night, Sundays and Holidays, any custom of the port to the contrary notwithstanding, the Collector of the port hereby authorizing to grant a general order for discharge immediately on arrival, and if the goods be not taken from the steamer by the consignee directly they come to hand in the hands of the steamer, the master or steamer's agent to be at liberty to enter and land the goods or put them into the hands of the consignee, and the responsibility when the goods shall be deemed delivered and steamer's responsibility ended, but the steamer and carrier to have a lien on such goods until the payment of all costs

AND FINALLY, in accepting this Bill of Lading, the Shipper, Owner and Consignee of the goods and the Holder of the Bill of Lading agree to be bound by all of its stipulations, exceptions and conditions, whether written or printed, as fully as if they were all signed by such Shipper, Owner, Consignee or Holder.

IN WITNESS WHEREOF, the Master or Agent of the said steamship hath affirmed to..... Bills of Lading, all of this tenor and date, one of which being accomplished, the others to stand void.

Dated in **NEW YORK**, this _____ day of _____, 191_____.

191.....

SPECIMEN

.....For Agents.

Specimen of Ocean Bill of Lading

Specimen of Ocean Bill of Lading



from.....
.....now lying in the port of **NEW YORK**

thereto as she may safely get) with liberty to call at any port or ports in or out of the customary route, or failing shipment by said

The carrier shall not be liable for loss or damage occasioned by contact with or small or evaporation from any other goods.
"Should the steamer be detained by the authorities of a belligerent country and be required to discharge in or return to the port of destination, to forward the goods to such port as the said authorities may require, to store the goods there and/or deal with them in such manner as the said authorities may direct, at the risk and expense of the owners of the goods.
"The port where the goods are so discharged or to which they are so forwarded shall then be deemed to be the port of destination, the Master, the Company or their Agents having a lien on such goods for the freight as per B/L and for all expenses incurred, including the additional freight from the port whence the goods are forwarded to a port in a belligerent country as above described." And said freight and expenses, including any such additional freight shall be paid to the Steamship Company by Shipper and/or receivers and/or owners of the goods on demand.

.....lbs. gross weight
Shipper's weight (quality, quantity, gauge, contents, weight and value unknown), and to be delivered in like good order and condition at expressly understood that, if Steamer discharges in Rotterdam, Goods engaged for Amsterdam are to be forwarded thence to Amsterdam, and, engaged for Rotterdam are to be forwarded thence to Rotterdam, in all cases at Shipper's Risk, but at Ship's expense, provided such the Bill of Lading is signed, and provided Canal Navigation is open, but Steamship Company not bound to forward by Railroad), unto

TRUST COMPANY, or to his or their assigns, he or they paying freight, primage and charges immediately on discharge of the goods, without

GROSS INTAKEN WEIGHT Minimum freight \$10.00.

steamer shall have liberty to sail with or without pilots; that the carrier shall have liberty to convey goods in craft/or lighters to and from is; and, in case the steamer shall put into a port of refuge, or be prevented from any cause from proceeding in the ordinary course of her voyage, to any other steamer; that the carrier shall not be liable for loss or damage occasioned by perils of the sea or other waters, by fire from y of the master or crew; by enemies, pirates or robbers; by arrest and restraint of Princes, rulers or people, riots, strikes, or stoppage of ge of shaft, or any latent defect in hull, machinery or appurtenances, or unseaworthiness of the steamer, whether existing at time of ship- ided the owners have exercised due diligence to make the steamer seaworthy; by heating, frost, decay, putrefaction, rust, sweat, change of or by explosion of any of the goods, whether shipped with or without disclosure of their nature, or any loss or damage arising from the cages; nor for land damage; nor for the obliteration, errors, insufficiency or absence of marks, numbers, address or description; nor for risk of or damage caused by the prolongation of the voyage, and that the carrier shall not be concluded as to correctness of statements herein of value. General Average according to York and Antwerp rules of 1890. If the owner of the said steamer shall have exercised due diligence to r and properly manned, equipped and supplied, it is hereby agreed that in case of danger, damage or disaster resulting from fault or negli- on or management of the steamer or from latent or other defects or unseaworthiness of the steamer whether existing at the time of shipment coverable by due diligence, the consignees or owners of the cargo shall not be exempted from liability for contribution in General Average y special charges incurred, but the shipowner shall contribute in General Average and shall pay such special charges as if such danger, damage or disaster nt or other defects or unseaworthiness. Shippers and consignees by accepting this bill of lading expressly waive and renounce article 700

when on the ground to bring the ship afloat (including towage and/or lighterage, etc.) even if the ship and cargo were not in immediate or prospective peril, to mee and/or holders of the bills of lading hereby agree to contribute.

shall be decided in the U. S. A. or in the Netherlands according to the laws of the United States of America as administered in the United States or to the laws is excluding any proceedings before foreign courts.

at this shipment is subject to all the terms and provisions of, and all the exemptions from liability contained in, the Act of Congress of ebruary, 1893, and entitled "An Act relating to the navigation of vessels, etc."

r, consignee and/or assigns of all risks directly or indirectly arising from war or hostilities between any Powers, and in addition to other in order to avoid any such risks or danger thereof to vessel, or any cargo or persons on board to delay sailing, or, either before or after to proceed or return to any other port convenient for the ship and there await or make delivery of the goods, full bill of lading freight

that unless a higher value be stated herein, the of exceed \$100 per package, and that the freight declaration or agreement shall be evidence of a

In computing any liability for negligence or ise, regarding any property hereby receipted for her than the invoice cost not exceeding \$100 per y stated herein), nor shall the shipowner be held al damages, and the shipowner shall have the

ble for articles specified in Section 4281 of the ten notice of the true character and value thereof ll of Lading.

ny loss or damage to steamer or cargo, caused by ipped without full disclosure of their nature, such goods may be thrown overboard or destroyed

en on the goods for all freights, primages and h the steamer or cargo may incur or suffer by numbering or addressing of packages or descrip-

be prevented from reaching her destination by into any depot or lazaretto, and such discharge and all the expenses thereby incurred on the goods

e discharging immediately on arrival and dis- of the port to the contrary notwithstanding, the ant a general order for discharge immediately on eamer's deck by the consignee directly they come the steamer's agent to be at liberty to enter and e owner's risk and expense, when the goods shall ded the carrier not to be responsible for any loss lighter, warehouse, sheds or loading quay, but oods until the payment of all costs and charges e of freight, to a port beyond ROTTERDAM or harge to its destination at the Ship's expense, but

destination for freight and charges, the proceeds r shall be entitled to recover the difference from

amaged or unsound goods; but no freight is due option of water during the voyage.

9.—ALSO, that merchandise on wharf awaiting shipment be at owner's risk of loss or damage the carrier not to be responsible for any loss or damage to the goods during their stay in lighter, warehouse, sheds or loading quay.

10.—ALSO, that this bill of lading, duly endorsed, be given up to the steamer's consignee in exchange for delivery order.

11.—ALSO, that freight prepaid will not be returned, goods lost or not lost.

12.—ALSO, that parcels for different consignees collected or made up in single packages addressed to one consignee, pay full freight on each parcel.

13.—ALSO, where goods are weighed or measured on board to ascertain freight, the charges for weighing, &c., to be paid by the Consignee, and the carrier to have a lien on the Goods for such charges. The consignees or the party applying for their Goods are to see that they get their right marks and numbers, and after the Lighterman or Wharfinger, or the party applying for the Goods has signed for same, the Ship and the owners are respectively discharged from all responsibility for mis-delivery or non-delivery. The Ship to be entitled to commence discharging immediately she arrives, and to continue discharging without intermission day and night. Any bags belonging to the ship not to leave from alongside. The company has the privilege of reweighing or remeasuring the goods at Rotterdam or Amsterdam at consignee's expense when done at his request, or when the weight or measurement proves to be in excess of that stated in bill of lading, and freight at the same rate is due on any excess. Captain has privilege of collecting the freight on on landing of the goods before delivery.

14.—ALSO, in case the Vessel is prevented from reaching Rotterdam or Amsterdam, by ice or otherwise, the privilege is reserved, at the Vessel's expense, but without Vessel's risk, to discharge and store the within merchandise at either Hook of Holland, Flushing, Zierikzee, Brouwershaven, Willemstad, Hellevoet, Nieuwediep, or Ymuiden, to be forwarded to Rotterdam or Amsterdam by lighters at the Vessel's expense, but without Vessel's risk, as soon as practicable.

15.—ALSO, Sterling freight to be paid at the quoted short exchange on London, on the date of the Steamer's report at the Custom House, and dollar freight at the rate of two and a half Guilders to the Dollar.

16.—ALSO, that single packages exceeding 2 tons in weight, shall be liable to pay extra charges, if any, for loading, handling, transhipping or discharging. Also that the steamer or any of the servants of the company shall not be liable for any damage or loss occurring from any accident in loading, handling, discharging or transhipping, if packages exceeding 2 tons in weight, and in case of any damage or loss resulting to the steamer, cargo, lighters, cranes, or hoisting tackle, owing to incorrect weight having been declared, the shipper's and/or consignees of such cargo shall be responsible for such loss or damage.

17.—ALSO, Steamer has the right to carry cargo on deck.

18.—ALSO, full freight is to be paid on barrels whether full, part full or empty.

19.—ALSO, that Steamer shall not be liable for splits, shakes or breakage to lumber and logs.

20.—ALSO, that no claim shall under any circumstances whatever attach to the ship or her owners for failure to notify consignees or any other party of arrival of goods.

owed together with other grain without separation, either from the same or other shipper each bill of lading to bear any.

Lading, the Shipper, Owner and Consignee of the goods and the Holder of the Bill of Lading, agree to be bound by all of its stipulations, exceptions and s if they were all signed by such Shipper, Owner, Consignee or Holder.

nt or the said steamship had affirmed to..... Bills of Lading, all of this tenor and date, one of which being accomplished, the others to

ATTENTION OF SHIPPERS IS CALLED TO THE ACT OF CONGRESS OF 1851, which provides that: Any person or persons shipping Oil of Vitriol, Unslacked Lime, Inflammable Matches, or Gunpowder, in a Ship or Vessel taking Cargo or drivers persons on freight, without delivering AT THE TIME OF SHIPMENT, a note in writing, expressing the nature and character of such merchandise to the Master, Mate, or Officer or person in charge of the loading of the Ship or Vessel, shall forfeit to the UNITED STATES ONE THOUSAND DOLLARS.

Holland-America Line

REGULAR MAIL SERVICE

BETWEEN

NEW YORK

AND

ROTTERDAM—AMSTERDAM



AGENTS IN NEW YORK
HOLLAND-AMERICA LINE
GENERAL AGENCY, 24 STATE STREET.
FUNCH, EDYE & CO., Freight Agents.
8 BRIDGE STREET.

Goods engaged for

These Goods are destined for
at

Freight at \$ per \$

Charges \$

Total, \$

Holland-America Line

to be transported by the steamship
and bound for ROTTERDAM, (or as near
steamer in and upon a following steamer.

being marked and numbered as per margin,
the aforesaid port of destination, (it being ex-
if Steamer discharges at Amsterdam, goods
engagement be declared in the margin before

THE NETHERLANDS OVER SEA

any allowance of credit or discount, at the rate of

IT IS MUTUALLY AGREED that the
the steamer at the risk of the owners of the good
transship the goods to their destination by
any cause or whatsoever occurring; by barrat-
labor; by explosion, bursting of boilers, break-
ment, or at the beginning of the voyage, pro-
character, drainage, leakage, breakage, vermin,
nature of the goods or the insufficiency of pack-
craft, hulk or transshipment; nor for any loss
quality, quantity, gauge, contents, weight and
make the said steamer in all respects seaworth-
gence of the pilot, Master or crew in the navigat-
or at the beginning of the voyage but not dis-
including allowances and expenses to the ship or for a
had not resulted from such fault, negligence, or
of the Dutch Commercial code.

All costs, sacrifices and expenditures incurred
be considered as General Average to which the consi-

All questions arising under this bill of lading
of the Netherlands as administered in the Netherland

IT IS ALSO MUTUALLY AGREED (the
the United States, approved on the 13th day of

This shipment is at sole risk of shipper
liberties herein contained, the ship is privileged
proceeding to or toward the port of discharge
being payable upon such delivery.

1.—IT IS ALSO MUTUALLY AGREED
value of the property hereby receipted for does not
has been adjusted on such valuation, and no oral
different provision or of a waiver of this clause
otherwise, by the shipowner as carrier or others,
no value shall be placed on the said property in
package (or such other value as may be express-
liable for any profits or consequential or spec-
option of replacing any lost or damaged goods.

2.—ALSO, that the carrier shall not be li-
Revised Statutes of the United States, unless writ-
is given at the time of lading, and entered in the Bill

3.—ALSO, that shippers shall be liable for
inflammable, explosive or dangerous goods, sh-
whether such shipper be principal or agent; and
at any time without compensation.

4.—ALSO, that the carrier shall have a li-
charges, and also for all fines or damages whic-
reason of the incorrect or insufficient marking,
tion of their contents.

5.—ALSO, that in case the steamer shall
Quarantine, the carrier may discharge the goods
shall be deemed a final delivery under this contract
shall be a lien thereon.

6.—ALSO, that the steamer may commen-
charge continuously, day and night, any custom
collector of the port being hereby authorized to gr-
arrival and if the goods be not taken from the s-
to hand in discharging the steamer the master or
land the goods, or put them into craft or store at
be deemed delivered and steamer's responsibility e-
or damage to the goods during their stay in
the steamer and carrier to have a lien on such
so incurred. Merchandise taken on a through ra-
AMSTERDAM, is forwarded from the port of di-
at shipper's risk.

7.—ALSO, that if on a sale of the goods a
fail to cover said freight and charges, the carri-
the shipper.

8.—ALSO, that full freight is payable on
on any increase in bulk or weight caused by the abs-

21.—ALSO, that where grain is st-
its proportion of loss and/or damage, it

AND FINALLY, in accepting this Bill of
conditions, whether written or printed, as fully e-

IN WITNESS WHEREOF, the Master, or Ag-
stand void.

Dated in NEW YORK,



£1700.#

No. 197419

Certificate of Insurance

EFFECTED BY
WILLCOX, PECK & HUGHES

Galveston, Texas May 23rd 1916.

This is to Certify, That on the *Twenty third* day of *May* 1916 there was insured with:

The American Insurance Company
for account of *The Cotton Export Corporation*

on

One hundred (100) BALES COTTON, valued at sum insured, per
A. B. & C. Ry. Little Rock & Ss Liberty at and from
Galveston, Texas to Liverpool, England.

It is hereby understood and agreed that, in case of loss, such loss is payable to the order of *The Assured* on surrender of this Certificate, which represents and takes the place of the Policy, and conveys all the rights of the Original Policyholder, (for the purpose of collecting any claims for loss or damage), as fully as if the property were covered by a special policy direct to the holder hereof, and is free from any liability for unpaid premiums.

Not valid unless countersigned by

By Authority of the Above Named Insurance Companies

Countersigned
The Cotton Export Corporation

WILLCOX, PECK & HUGHES

Charles H. Hughes
PRESIDENT

MARKS AND NUMBERS

ACZ
JB 1/100

CLAUSES

"This certificate is subject to the full terms of the policy in respect of being warranted free of capture, seizure and detention, and the consequences thereof, or of any attempt thereof, and also from all consequences of riots, civil commotions, insurrections, hostilities or warlike operations, whether before or after Declaration of War."

"With the exception of risks in the United Kingdom, no risk is covered hereunder on shore in any European country which is at war at time of shipment."

ON COTTON—To pay particular average on each ten bales as if separately insured, if amounting to three per cent, unless otherwise agreed, and on shipments to Europe to pay sea damage pickings claims without reference to series or amount. General Average and Salvage Charges payable according to Foreign Statement or per York/Antwerp Rules, if in accordance with the contract of affreightment.

Also to cover the risk of country damage on shipments insured hereunder to Europe, Japan, China, India or Manila, subject to settlement at destination, in accordance with customs and usages of the port of destination, unless otherwise specified in certificate, but no claim for loss of or damage to cotton picked or reconditioned in the United States nor for any cost or expense in respect of such picking or reconditioning shall be recoverable hereunder. Country damage is not covered on coast and freight shipments and local sales, nor on shipments to points in the United States or Canada or Mexico.

LINTERS. Subject to 3% particular average on each bale, but free from claim for country damage.

Cotton pickings or grabbats, free of particular average unless the vessel be stranded, sunk, burned or in collision.

In the event of loss or damage to the cotton insured hereunder, immediate notice to be given to the companies as named hereon. Including risk of craft, &c., to and from the vessel, each craft or lighter being deemed a separate insurance. Held covered in case of deviation or change of voyage, or transfer to other steamers at a premium to be arranged, provided notice be given on receipt of advice.

NOTICE—To conform with the Revenue Laws of Great Britain, in order to collect a claim under this Certificate, it must be stamped within Ten Days after its receipt in the United Kingdom.

Marine Insurance Certificate



WAR RISK POLICY (C).

INCORPORATED 1865.

No. 4882

ST. PAUL FIRE & MARINE INSURANCE COMPANY,

WILLIAM H. MCGEE & CO., General Agents Marine Department, 77 Beaver Street, New York.

\$..... 191

This Certifies That in consideration of premium as agreed to be paid, this Company does insure
..... in the sum of
..... Dollars,

on.....

Valued at sum hereby insured.

Per..... from.....

To.....
loss, if any, payable to the order of hereon upon
surrender of this policy.

Beginning the adventure upon the said goods and merchandise from the loading thereof on board the said vessel as above, and shall so continue and endure during her abode there, and until the vessel with her goods and merchandise shall be arrived as above and be there discharged and safely landed.

This insurance covers only the risk of capture, seizure or destruction or damage by men of war, by letters of mart, by takings at sea, arrests, restraints, detentions and acts of kings, princes and people, authorized by and in prosecution of hostilities between belligerent nations; but excluding claims for delay, deterioration and/or loss of market and warranted not to abandon in case of capture, seizure or detention, until after condemnation of the property insured, nor until sixty days after notice of said condemnation is given to these Assurers. Also warranted not to abandon in case of blockade, and free from any claim for loss or expense in consequence of blockade, or of any attempt to evade blockade; but in event of blockade to be at liberty to proceed to an open port, and there end the voyage.

MARKS AND NUMBERS.

WARRANTED no German, Austrian or Turkish Ownership, interest, consignee or destination; and warranted free of condemnation on the ground of such Ownership, interest, consignee or destination.

In case of preemption or requisition by any belligerent nation, market value at time and port of shipment, plus ten per cent and any prepaid freight, to be taken as the insured value; unless a lower value is elsewhere stated herein, in which event claims shall be adjusted on such lower value.

Warranted that the bills of lading shall show the name and address of the neutral consignee.

Warranted covering while water-borne only, and excluding any risks on land.

Warranted no cancellation nor short interest.

In case of loss, such loss to be paid in thirty (30) days after full proofs of loss, and proofs of interest are exhibited to the assurers.

In case of claim under this policy, immediate notice thereof is to be given to Wm. H. McGee & Co., 77 Beaver Street, New York City, or to W. K. Webster & Co., 2 Lime Street Square, London.

And in case of any loss or misfortune, it shall be lawful and necessary to and for the assured, his or their factors, servants and assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the said goods and merchandises, or any part thereof, without prejudice to this insurance; nor shall the acts of the insured or insurers, in recovering, saving and preserving the property insured, in case of disaster, be considered a waiver or an acceptance of an abandonment to the charges whereof, the said assurers, will contribute according to the rate and quantity of the sum herein insured.

This policy is issued under and in pursuance of the Laws of the State of Minnesota relating to guaranty Surplus and Special Reserve funds.

In Witness Whereof, the St. Paul Fire & Marine Insurance Company has caused this policy to be signed by its President, but it shall not be valid unless countersigned by Wm. H. McGee & Co., General Agents, at New York, or by.....

Countersigned this..... day of....., 191.....

J. Bigelow President.

NOTICE.—To conform with the Revenue Laws of Great Britain, in order to collect the claim under this policy, it must be stamped within ten days after its receipt in the United Kingdom.

War Risk Certificate

Great care must be taken in ascertaining that the clauses of each certificate cover the prescribed risks

Original Per S. S. _____

Duplicate Per S. S. _____ Bills Remitted to _____ 191

[illegible]

Advice of Sterling Remittances to our London Correspondents



PAYABLE with exchange and all collection charges plus interest at the rate of 6 % per annum from date of issue to approximate due date of arrival of cover in New York

First

Exchange for £876. 15. 6 *New York April 1st 1906*

Thirty days after sight of this First of Exchange
(the Second being unpaid) pay to the order of
ourselves

Eight hundred and seventy six Pounds 15/6

Value received and charge the same to account of
To Messrs. John Smith & Co *Max May & Co.*

No. 1469 *Sydney (Australia)*

Commercial Draft for Export of Merchandise to British Colonies Stipulating that all Costs are to be Paid by the Consignees

When drafts are issued on commercial firms instead of bankers, the shipper gives instructions as to whether the documents are to be delivered against "Acceptance" or "Payment."



First New York

Cash for \$1562.35

April 4th 1916

One hundred and twenty days after ^{date} ~~date~~ of this First of Exchange
(the Second being unpaid) pay to the order of Ourselves.
Fifteen hundred and sixty two Dollars 35 cts.

Value received and charge the same to account of
To Sen^r Santos Hermanos Manufacturers Export Co.
No. 79 Rio. Grande. do Sul (Brazil) Treasurer.

Ordinary Commercial Drafts in Dollars for Export of Merchandise
from this Country to South America

a bordo de..... con destino a.....
(Name of Vessel) (Port)
por cuenta y riesgo de.....
(or who's account and risk shipment is made)
y á la consignación de.....
(Consignee).

[illegible]

*If merchandise shipped is from any country, other than the United States, remainder of above declaration should be cancelled.

Declaro que soy el Agente autorizado por Don.....que ha suscrito la anterior declaración, para presentar esta factura en la Oficina Consular de Cuba en esta plaza, á fin de que sea certificada.

Consular Invoice for Shipment of Merchandise from the United States to Cuba

Original per S.S. _____ for credit of **Guaranty Trust Company of New York, New York**
Duplicate per S.S. _____ New York, _____ 191

Asst. Manager

[illegible]

Advice of Remittances to Foreign Correspondents

<h1>Guaranty Trust Company of New York</h1> <p>Circular Letter of Credit</p>	
<p>No. 0000</p>	<p>\$7500 N.Y.</p>
<p>New York, March 30th 1916</p>	
<p>Gentlemen,</p> <p>We beg to introduce to you, and to commend to your courtesies <u>Mr Tom Jones</u> in whose favor we have opened a credit of <u>Two thousand five hundred Dollars</u> <u>Dollars U.S. Currency</u> and whose drafts to that extent <u>drawn upon the</u> <u>Guaranty Trust Company of New York</u> we engage shall meet with due honor and payment <u>on or before January 1st 1917</u> The amount of each draft <u>drawn on this Letter</u>, and your negotiation of the drafts will be <u>guaranteed</u> that the requisite endorsements have been made.</p> <p>You will please observe that all such drafts be marked as "Drawn against the Guaranty Trust Company of New York Letter of Credit No. 0000" This letter must be attached to the last draft drawn.</p> <p>We remain, Dear Sirs, Yours faithfully,</p> <p>Signature of <u>Tom Jones</u></p> <p style="text-align: right;">Vice President</p> <p style="text-align: right;">SECRETARY</p> <p>To Messrs Our Correspondents</p>	

SPECIMEN

Traveler's Letter of Credit

[FRONT]

Reimbursement through Dollar Drafts on New York

SPECIFICATION			
OF ALL PAYMENTS MADE UNDER THIS LETTER OF CREDIT.			
(Please endorse all payments in Dollars, U. S. currency in which this credit is issued.)			
DATE WHEN PAID	PAID BY	DOLLARS AMOUNTS IN WORDS	DOLLARS AMOUNTS IN FIGURES
April 20	London Brazilian Bank Ltd. Para Brazil	One hundred Dollars	\$ 100 -
May 1	Banco Ultramarino Rio de Janeiro	One hundred Dollars	" 100 -
May 27	Banco Aleman Buenos Aires	Two hundred Dollars	" 200 -
Amount carried forward			

Traveler's Letter of Credit

[BACK]

Showing how, where and what amounts beneficiary has collected

<h1>Guaranty Trust Company of New York</h1> <p>Circular Letter of Credit</p>	
<p>No. 0000</p>	<p>£750.-/-</p>
<p>New York, March 30th 1916</p>	
<p>Gentlemen,</p> <p>We have the pleasure to introduce to you and to commend to your courtesies Mr Paul Dickson <i>in whose favor</i> we have opened a credit of Seven hundred fifty pounds Sterg. Pounds Sterling, and whose drafts to that extent at sight upon the Guaranty Trust Company of New York, London. <i>we engage shall meet with due honor if presented within</i> Six months from this date.</p> <p>The amount of each payment must be stated in this letter, and your negotiation of the drafts will be held a guarantee that the requisite endorsements have been made.</p> <p>You will please state all drafts to be marked as "Drawn against the Guaranty Trust Company of New York Letter of Credit No. 0000". This letter must be attached to the last draft drawn.</p> <p>We remain Dear Sirs, Yours faithfully, <i>Signature</i> Paul Dickson</p>	
<p>TO MESSRS OUR CORRESPONDENTS</p>	

Traveler's Letter of Credit

[FRONT]

Reimbursement through Sterling Draft on our London Office

[illegible]

Traveler's Letter of Credit

[BACK]

Showing how, where and what amounts beneficiary has collected

Commercial Letters of Credit Payable in Dollars

A copy of this letter is forwarded to the shipper abroad of goods to be imported into the United States. On presentation of this letter of credit to any of the local banks he is able to negotiate a draft, details of which have to be in accordance with the terms specified in the letter of credit.

Needless to state, a bank before issuing such a L/C must be satisfied as to the moral and financial responsibility of its customer, because the transaction involves the granting of credit secured by merchandise during time of shipment. This period may extend over several months and in the interval considerable fluctuations in the value of the merchandise may take place.

This is the typical form of the Dollar Letter of Credit and there is no reason why, as far as our own imports are concerned, we should not in the future avail ourselves exclusively of this type of L/C.

Credit No. _____

Guaranty Trust Company of New York
Foreign Department

New York, March 30th, 19 16

Chino-Russian Export Corporation

Shanghai.

Gentlemen:

We hereby authorize you to value on Guaranty Trust Company of New York, New York,
for account of American Import Company, New York.

up to an aggregate amount of Tenthousand Dollars

available by your drafts at Four months sight

against shipment of raw silk to New York

Insurance & Warrisk effected in New York

Bills of lading for such shipments must be made out to the order of the Guaranty Trust Company
of New York, unless otherwise specified in this credit.

CONSULAR INVOICE AND ONE BILL OF LADING MUST BE SENT BY THE BANK OR BANKER NEGOTIATING
DRAFTS DIRECT TO GUARANTY TRUST COMPANY OF NEW YORK, **NEW YORK.**

The remaining documents must accompany the drafts drawn on Guaranty Trust Company of New York,
New York.

The amount of each draft, negotiated, together with date of negotiation, must be endorsed on back
hereof.

We hereby agree with bona fide holders that all drafts drawn by virtue of this Credit and in accordance
with the above stipulated terms shall meet with due honor upon presentation at the Office of Guaranty Trust
Company of New York, New York, if drawn and negotiated prior to _____

Guaranty Trust Company of New York,

N. B. Drafts drawn under this Credit must state
that they are "drawn under Letter of
Credit No. _____
Dated _____"

Commercial Letter of Credit payable in Dollars

[FIRST PAGE]

Agreement to be Signed by the Customer of the Bank

New York, _____ 19____

To the

Guaranty Trust Company of New York

Gentlemen:

Having received from you the Letter of Credit on _____ account of which a true copy is on the other side, ^I_{we} hereby agree to its terms, and in consideration thereof ^I_{we} agree with you to provide in New York, one day previous to the Maturity of the Bills drawn in virtue thereof, sufficient funds in cash, to meet the payment of the same with _____ per cent commission, and ^I_{we} undertake to insure at ^{my}_{our} expense, for your benefit, against risk of Fire or Sea, all property purchased or shipped pursuant to said Letter of Credit, in Companies satisfactory to you.

^I_{We} agree that the title to all property which shall be purchased or shipped under the said credit, the bills of lading thereof, the policies of insurance thereon and the whole of the proceeds thereof, shall be and remain in you until the payment of the bills referred to and of all sums that may be due or that may become due on said bills or otherwise, and until the payment of any and all other indebtedness and liability now existing or now or hereafter created or incurred by ^{me}_{us} to you on any and all other transactions now or hereafter had with you, with authority to take possession of the same and to dispose thereof at your discretion for your reimbursement as aforesaid, at public or private sale, without demand or notice, and to charge all expenses, including commission for sale and guarantee.

Should the market value of said merchandise in New York, either before or after its arrival, fall so that the net proceeds thereof (all expenses, freight, duties, etc., being deducted) would be insufficient to cover your advances thereagainst with commission and interest, ^I_{we} further agree to give you on demand any further security you may require, and in default thereof you shall be entitled to sell said merchandise forthwith, or to sell "to arrive," irrespective of the maturity of the acceptances under this Credit, ^I_{we} being held responsible to you for any deficit, which ^I_{we} bind and oblige ^{myself}_{ourselves} to pay you in cash on demand.

Commercial Letter of Credit payable in Dollars

[SECOND PAGE]

In case *I*_{we} should hereafter desire to have this credit confirmed, altered or extended by cable (which will be at *my*_{our} expense and risk), *I*_{we} hereby agree to hold you harmless and free from responsibility from errors in cabling, whether on the part of yourselves or your Agents, here or elsewhere, or on the part of the cable companies.

This obligation is to continue in force, and to be applicable to all transactions, notwithstanding any change in the composition of the firm or firms, parties to this contract or in the user of this credit, whether such change shall arise from the accession of one or more new partners, or from the death or secession of any partner or partners.

It is understood and agreed that if the documents representing the property for which the said Credit has been issued are surrendered under a trust receipt, collateral security satisfactory to the Trust Company, such as stocks, bonds, warehouse receipts or other security, shall be given to the Trust Company, to be held until the terms of the credit have been fully satisfied and subject in every respect to the conditions of this agreement.

It is further understood and agreed in the event of any suspension, or failure, or assignment for the benefit of creditors on *my*_{our} part, or of the nonpayment at maturity of any acceptance made by *me*_{us}, or of the nonfulfillment of any obligation under said credit or under any other credit issued by the Guaranty Trust Company of New York on *my*_{our} account, or of any indebtedness or liability on *my*_{our} part to you, all obligations, acceptances, indebtedness and liabilities whatsoever shall thereupon, at your option then or thereafter exercised, without notice, mature and become due and payable.

It is understood and agreed that you shall not be held responsible for the correctness or validity of the documents representing shipment or shipments, nor for the description, quantities, quality or value of the merchandise declared therein.

(Signature) _____

Commercial Letter of Credit payable in Dollars

[THIRD PAGE]

This agreement is signed in order to safeguard the bank against possible depreciation in the value of the merchandise, and gives the bank the right to dispose of the merchandise, if the terms of the contract are not maintained.



This acceptance is based upon a transaction
involving the importation or exportation of
GUARANTY TRUST CO. OF NEW YORK

due Sept. 25th

First 80093

Q. C. L. for 7842.19 *Santos June 22, 1916.*

after sight of this First of Exchange

being unpaid, pay to the order of

Ourselves

thousand eight hundred forty two dollars 19 cents

received, and charge the same to account of

To Guaranty Trust Co.

of New York.

No. 1476 New York

Santos Leoffer Co.,
(signed) Treasurer

RECEIVED
 JUN 26 1916
 PAYABLE AT 140 BROADWAY
 NEW YORK
 GUARANTY TRUST CO. OF NEW YORK
 ASSISTANT MANAGER

Draft drawn against Dollar Commercial Letter of Credit after presentation in New York and acceptance by the Bank

Sometimes it is customary to mention in the body of the draft such phrases as:

"Drawn under L/C G. T. Co. No. ."

"Drawn against shipment 500 Bags of Coffee SS ."

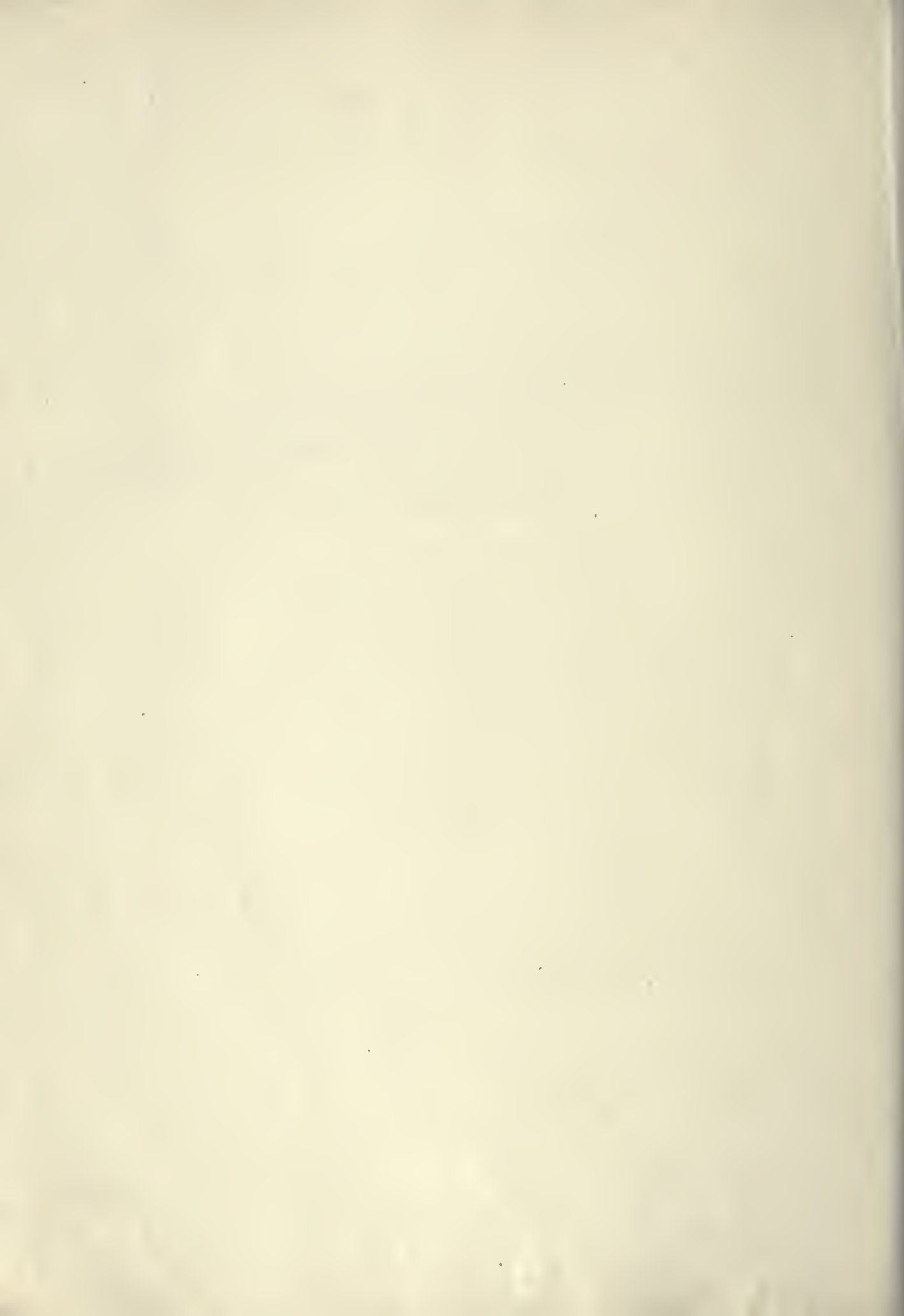
or other specifications.

This, however, is not necessary, and in order to demonstrate to future holders that the draft is drawn to cover a self-liquidating merchandise transaction a stamp is affixed as shown on specimen. The various shipping documents originally attached to this draft are retained by the accepting bank.

Commercial Letter of Credit available by drawings in Sterling on London

This form (as shown on pages 29, 30 and 31) was the standard form of L/C previous to the enactment of the Federal Reserve Law and the outbreak of the European War.

Most of the international transactions were financed in this way and American bankers and merchants had to use and pay for the services of London banks and bankers.



Credit No. _____

Guaranty Trust Company of New York

Foreign Department

New York, March 30th, 19 16

Sumatra Trading Society

Padang

Gentlemen:

We hereby authorize you to value on the Guaranty Trust Company of New York, 33 Lombard St. London, for account of American Tobacco Corporation up to an aggregate amount of Fiftythousand pounds Sterling available by your drafts at Ninety days sight against shipment of Tobacco to New York Insurance & Warrisk Certificates

Bills of Lading for such shipments must be made out to the order of the Guaranty Trust Company of New York, unless otherwise specified in this credit.

CONSULAR INVOICE AND ONE BILL OF LADING MUST BE SENT BY THE BANK OR BANKER NEGOTIATING DRAFTS, DIRECT TO THE GUARANTY TRUST COMPANY OF NEW YORK, **NEW YORK**, UNDER ADVICE TO GUARANTY TRUST COMPANY OF NEW YORK, **LONDON**.

The remaining documents must accompany the drafts drawn on Guaranty Trust Company of New York, **LONDON**.

The amount of each draft, negotiated, together with date of negotiation, must be endorsed on back hereof.

We hereby agree with bona fide holders that all drafts drawn by virtue of this Credit, and in accordance with the above stipulated terms, shall meet with due honor upon presentation at the Office of the Guaranty Trust Company of New York, London. if drawn and negotiated prior to _____

Guaranty Trust Company of New York,

N. B. Drafts drawn under this Credit must state
that they are "drawn under Letter of
Credit No. _____
Dated _____"

Commercial Letter of Credit
available by drawings in Sterling on London

Agreement to be Signed by the Customer of the Bank

New York, _____ 19 _____

To the

Guaranty Trust Company of New York

Gentlemen:

Having received from you the Letter of Credit of which a true copy is on the other side, ^I_{we} hereby agree to its terms, and in consideration thereof ^I_{we} agree with you to provide in New York, twelve days previous to the Maturity of the Bills drawn in virtue thereof, sufficient funds in cash, or in Bills on London, satisfactory to you, at not exceeding sixty days' sight, and endorsed by ^{me}_{us}, to meet the payment of the same with _____ per cent commission and interest as hereinafter provided, and ^I_{we} undertake to insure at ^{my}_{our} expense, for your benefit, against risk of Fire or Sea, all property purchased or shipped pursuant to said Letter of Credit, in Companies satisfactory to you.

^I_{We} agree that the title to all property which shall be purchased or shipped under the said credit, the bills of lading thereof, the policies of insurance thereon and the whole of the proceeds thereof, shall be and remain in you until the payment of the bills referred to and of all sums that may be due or that may become due on said bills or otherwise, and until the payment of any and all other indebtedness and liability now existing or now or hereafter created or incurred by ^{me}_{us}, to you on any and all other transactions now or hereafter had with you, with authority to take possession of the same and to dispose thereof at your discretion for your reimbursement as aforesaid, at public or private sale, without demand or notice, and to charge all expenses, including commission for sale and guarantee.

Should the market value of said merchandise in New York, either before or after its arrival, fall so that the net proceeds thereof (all expenses, freight, duties, etc., being deducted) would be insufficient to cover your advances thereagainst with commission and interest, ^I_{we} further agree to give you on demand any further security you may require, and in default thereof you shall be entitled to sell said merchandise forthwith, or to sell "to arrive," irrespective of the maturity of the acceptance under this Credit, ^I_{we} being held responsible to you for any deficit, which ^I_{we} bind and oblige ^{myself}_{ourselves} to pay you in cash on demand.

Commercial Letter of Credit
available by drawings in Sterling on London

[SECOND PAGE]

It is understood that in all payments made by ^{me}_{us} to you in the United States, the Pound Sterling shall be calculated at the current rate of exchange for Bankers' Bills in New York on London existing at the time of settlement, and that interest shall be charged at the rate of five per cent per annum, or at the current Bank of England rate in London if above five per cent.

Should ^I_{we} anticipate the payment of any portion of the amount payable, interest is to be allowed at a rate one per cent under the current Bank of England rate.

In case ^I_{we} should hereafter desire to have this credit confirmed, altered or extended by cable (which will be at ^{my}_{our} expense and risk), ^I_{we} hereby agree to hold you harmless and free from responsibility from errors in cabling, whether on the part of yourselves or your Agents, here or elsewhere, or on the part of the cable companies.

This obligation is to continue in force, and to be applicable to all transactions, notwithstanding any change in the composition of the firm or firms, parties to this contract or in the user of this credit, whether such change shall arise from the accession of one or more new partners, or from the death or secession of any partner or partners.

It is understood and agreed that if the documents representing the property for which the said Credit has been issued are surrendered under a trust receipt, collateral security satisfactory to the Company, such as stocks, bonds, warehouse receipts or other security, shall be given to the Company, to be held until the terms of the credit have been fully satisfied and subject in every respect to the conditions of this agreement.

It is further understood and agreed in the event of any suspension, or failure, or assignment for the benefit of creditors on ^{my}_{our} part, or of the nonpayment at maturity of any acceptance made by ^{me}_{us}, or of the nonfulfillment of any obligation under said credit or under any other credit issued by the Guaranty Trust Company of New York on ^{my}_{our} account, or of any indebtedness or liability on ^{my}_{our} part to you, all obligations, acceptances, indebtedness and liabilities whatsoever shall thereupon, at your option then or thereafter exercised, without notice, mature and become due and payable.

It is understood and agreed that you shall not be held responsible for the correctness or validity of the documents representing shipment or shipments, nor for the description, quantities or quality of the merchandise declared therein

(Signature)_____

Commercial Letter of Credit
available by drawings in Sterling on London

[THIRD PAGE]



New York 22/25

First

This acceptance is based upon a transaction involving the importation or exportation of goods.
GUARANTY TRUST CO. OF NEW YORK.

Exchange for £ 3436. 7/10 Calcutta June 22, 1916
 Four hundred and thirty six pounds after sight of this First of Exchange
 The London National Bank, Ltd. (being unpaid) pay to the order of
 The London National Bank, Ltd.
 Three thousand four hundred thirty six pounds 7/10 Sterling
 Value received, and charge the same to account of
 Guaranty Trust Co.
 of New York
 John Smith & Sons
 No. 1283 - London, E. C.

Draft drawn against Sterling Letter of Credit after acceptance by the London Bank

To this draft are attached the various shipping documents specified in L/C; these documents are retained by the accepting bank in London and forwarded to its American correspondent.



Here Sept 25th

First

Galveston, June 22, 1916

after sight of this *First of Exchange*
 being unpaid, pay to the order of
 Ourselves

One thousand dollars

received and charge the same to account of
 Guaranty Trust Co.,
 of New York,
 No. 12 New York

Galveston Cotton Co.,
 (signed) Vice President

ACCEPTED
 Dec 25 1916
 PARABLE AT 140 BROADWAY
 NEW YORK, JUN 26 1916
 GUARANTY TRUST CO. OF NEW YORK
 ASSISTANT MANAGER

Form of Bank Acceptance not based on Imports or Exports of the United States

Such an acceptance may be secured by adequate collateral in the form of warehouse receipts or other documents representing staple products, negotiable securities, etc.

ACCEPTANCE AGREEMENT

_____, 191____
For and in consideration of the acceptance by GUARANTY TRUST COMPANY OF
NEW YORK, of my/our draft on it numbered_____dated _____
payable_____for_____Dollars

(\$_____), and all other drafts which may hereafter be accepted by the Guaranty Trust
Company of New York at my/our request, I/we hereby deposit with and assign and transfer to said
Trust Company as collateral security for the payment of said drafts at maturity, as well as for the
payment of any and every debt or liability of every nature from the undersigned to said Trust
Company.

with such additional collaterals as may from time to time be required by any of the officers of said
Trust Company, and which the undersigned hereby promises to furnish on demand. And the
undersigned hereby gives to said Trust Company, or its assigns, full power to sell, assign and deliver
the whole or any part of said collaterals, or any substitutes therefor, or any additions thereto, at any
Brokers' Exchange or elsewhere at public or private sale, at the option of such holder, on the non-
performance of any of the promises herein contained, and without notice of amount due or claimed
to be due, without demand of payment, without advertisement and without notice of the time or
place of sale, each and every of which is hereby expressly waived; and on any such sale the Trust
Company, its assigns or any of the officers of said Trust Company, may purchase on its own account
and without further accountability except for the purchase price thereof, the whole or any part of
the property sold free from any right of redemption on the part of the undersigned, which right is
hereby waived and released.

It is further agreed, that any surplus arising from the sale of said collaterals, beyond the
amount due hereon, shall be applicable upon any claim of the said Trust Company arising directly
or by assignment against the undersigned at the time of said sale, whether the same be then due or
not due.

And it is further agreed, that any moneys or properties, at any time, in the possession of
GUARANTY TRUST COMPANY OF NEW YORK, belonging to any of the parties liable hereon
to said Trust Company, and any deposits, balance of deposits or other sum at any time credited by
or due from said Trust Company to any of said parties, shall at all times be held and treated as
collateral security for the payment of any other obligation, indebtedness or liability of the under-
signed to the said Trust Company, whether due or not due, and said Trust Company may at any

time, at its option, set off the amount due or to become due hereon or any other obligations against any claim of any of said parties against said Trust Company.

And I/we also agree to place said Trust Company in possession of sufficient funds in cash previous to the maturity of said draft, and of any other drafts which the said Trust Company may hereafter from time to time accept to meet the maturity of said draft or drafts respectively, together with commission as agreed and any interest which may accrue thereon, calculated at the rate of six per cent. (6%) per annum. Any and all drafts or bills of exchange now or hereafter delivered by me/us to said Trust Company to be collected shall be delivered to and received by it as security for said acceptance or acceptances without impairing in any way my/our obligation hereunder to place said Trust Company in funds before the maturity of said acceptance or acceptances as aforesaid, and all documents relating to such bills for collection shall likewise be held and received by said Trust Company as security with the privilege of delivering same to drawees upon acceptance or acceptances unless instructions to the contrary shall be attached to each bill.

The said Trust Company shall have the right to apply the proceeds of such collections against the payment of said acceptance or acceptances and of any other indebtedness due or to become due from me/us.

It is expressly agreed that I/we assume all responsibility for the collection of drafts or bills delivered as aforesaid and for any loss, costs or expense suffered or incurred by said Trust Company in connection therewith, and that said Trust Company shall be held free of responsibility for, and my/our obligation to place said Trust Company in funds as aforesaid shall not be affected or impaired by, any default, neglect, suspension, insolvency or bankruptcy of any correspondent or sub-agent to whom said bills or drafts may be entrusted for collection or for any delay in remittance, loss in exchange, or the loss of the said drafts or bills or their proceeds during transmission or in the course of their collection, and I/we expressly agree to assume all responsibility for, and that my/our said obligation to said Trust Company shall not be affected or impaired by, the non-payment of any bills of exchange which may be received by said Trust Company or by any collecting bank, agent or sub-agent in payment of such drafts or bills of exchange.

I/we also assume all responsibility of, and said obligation to place said Trust Company in funds shall not be affected or impaired by, any risk or error in the course of transmission of telegrams and cablegrams or the loss of letters or other documents which may be sent in connection with the said drafts or bills for collection.

I/we also agree that in the event that any of the said Trust Company's correspondents, agents or sub-agents for collection of said drafts or bills shall advise it that any of said drafts or bills are not promptly accepted or paid, or in the event of the suspension, failure or assignment for the benefit of creditors, by or the filing of a petition in bankruptcy against the drawee or the drawees of any of said bills for collection, that I/we will immediately upon receipt of such notice, waiving protest, and notice of protest, pay or cause to be paid to said Trust Company in cash the face amount of any such draft or bill for collection which has not been accepted or the drawee of which has suspended, failed or assigned or against whom a petition in bankruptcy has been filed as aforesaid.

In the event of my/our suspension, failure or assignment for the benefit of creditors, or of a petition in bankruptcy being filed against me/us, or the non-fulfillment of any obligation hereunder on my/our part to be performed, all obligations and liabilities to said Trust Company on my/our part shall immediately, without notice, accrue and mature and become due and payable,

and it is also agreed that in either of those events said Trust Company may take such action with respect to the collection of any or all of said drafts and bills delivered as aforesaid for collection as it may deem advisable to protect its interests, and I/we hereby agree to indemnify and save said Trust Company harmless from any loss, costs, damage, expense (including reasonable attorneys' fees) suffered or incurred by it by reason of such action or by reason of my/our failure to perform any of the obligations arising hereunder.

This obligation shall continue in force and remain applicable, notwithstanding any change in the individuals comprising our firm, whether such change shall arise from the accession of one or more new partners or from the death, retirement or secession of any partner or partners.

All rights arising under this agreement shall be determined according to the laws of the State of New York.

(Signature) _____

THE ABOVE AGREEMENT is required to protect the accepting bank, and should be signed by the customer in whose favor an acceptance credit is granted.

(For further information on acceptances see our special pamphlet on this subject.)

Trust Receipt

A trust receipt is sometimes accepted as temporary collateral from responsible customers in exchange for shipping documents or warehouse receipts. The text (as shown on following pages) is self-explanatory and must of course conform to the local laws and customs.

(To Exchange Documents Against Ocean Bills of Lading)

TRUST RECEIPT

New York City, _____ 19 .

Received from the GUARANTY TRUST COMPANY OF NEW YORK the following goods and merchandise specified in the documents described below, and in consideration thereof I/we hereby agree to hold said goods in trust for it and as its property and to deliver over to the said Trust Company or its assigns the ocean bills representing the goods and merchandise described below, or other negotiable documents, or the proceeds of the sale of the goods and merchandise set forth in the said documents; the delivery herein being temporarily made to me/us for convenience only, without novation, or without giving me/us any title to the documents, or the goods and merchandise they represent, except as trustee and agent for the said Trust Company and except to effect the exchange of said documents for ocean bills of lading, or to receive the proceeds thereof for the account of said Trust Company.

The said Trust Company may at any time cancel this trust and take possession of said goods and merchandise or of the proceeds of such of the same as may then have been sold, wherever the said goods and merchandise or proceeds thereof may then be found.

The said goods and merchandise while in my/our hands shall be fully insured against loss by fire and any other risk that said goods and merchandise may be subjected to.

I/we hereby agree to deliver said ocean bills of lading, or to pay the proceeds arising from the sale of the said goods and merchandise, to the said Trust Company on or before _____

Signed _____

TRUST RECEIPT

(DOCUMENTS FOR WAREHOUSING)

Received from THE GUARANTY TRUST CO. OF NEW YORK Bill of Lading per _____
dated _____ for the following goods and merchandise,
their property, marked and numbered as follows:

imported under the terms of Letter of Credit No. _____, issued by them for $\left\{ \begin{smallmatrix} \text{my} \\ \text{our} \end{smallmatrix} \right\}$ account
the said bill of Lading to be used by $\left\{ \begin{smallmatrix} \text{me} \\ \text{us} \end{smallmatrix} \right\}$ for the sole purpose of entering the above described
property at the United States Custom House at the Port of _____
and of storing the same in the name, and as the property, of the said THE GUARANTY TRUST CO.
OF NEW YORK, and subject only to their order, $\left\{ \begin{smallmatrix} \text{I} \\ \text{we} \end{smallmatrix} \right\}$ hereby agreeing to so store the said
property and to hand the storage receipt for the same to the said THE GUARANTY TRUST CO. OF
NEW YORK, when obtained.

$\left\{ \begin{smallmatrix} \text{I} \\ \text{We} \end{smallmatrix} \right\}$ ALSO AGREE to fully insure said property against fire, the loss, if any, payable
to said THE GUARANTY TRUST CO. OF NEW YORK, and to hand to them the policies of insurance
thereon.

Dated _____ 191

(Signed) _____

£ _____

TRUST RECEIPT

Received from THE GUARANTY TRUST CO. OF NEW YORK the following goods and merchandisc, their property, specified in the Bill of Lading per S.S. _____

Dated _____ marked and numbered as follows:

and, in consideration thereof, $\left\{ \frac{I}{wc} \right\}$ HEREBY AGREE TO HOLD SAID GOODS IN TRUST for them, and as their property, with liberty to sell the same for their account, and further agree, in case of sale, to hand the proceeds to them to apply against the acceptances of THE GUARANTY TRUST CO. OF NEW YORK on $\left\{ \frac{my}{our} \right\}$ account, under the terms of the Letter of Credit No. _____ issued for $\left\{ \frac{my}{our} \right\}$ account and for the payment of any other indebtedness of $\left\{ \frac{mine}{ours} \right\}$ to THE GUARANTY TRUST CO. OF NEW YORK.

THE GUARANTY TRUST CO. OF NEW YORK may at any time cancel this trust and take possession of said goods, or of the proceeds of such of the same as may then have been sold, wherever the said goods or proceeds may then be found and in the event of any suspension, or failure, or assignment for the benefit of creditors, on $\left\{ \frac{my}{our} \right\}$ part, or of the non-fulfillment of any obligation, or of the non-payment at maturity of any acceptance made by $\left\{ \frac{me}{us} \right\}$ under said credit, or under any other credit issued by THE GUARANTY TRUST CO. OF NEW YORK on $\left\{ \frac{my}{our} \right\}$ account or of any indebtedness on $\left\{ \frac{my}{our} \right\}$ part to them, all obligations, acceptances, indebtedness and liabilities whatsoever shall thereupon (with or without notice) mature and become due and payable. The said goods while in $\left\{ \frac{my}{our} \right\}$ hands shall be fully insured against loss by fire.

Dated, New York City _____ 191_____

(Signed) _____

£ _____ Stg.

This form of Trust Receipt is used when the
merchandise is to be held by the customer

TRUST RECEIPT

(FOR DELIVERY TO PURCHASER)

Received from THE GUARANTY TRUST CO. OF NEW YORK the following goods and merchandise, their property, specified in the Bill of Lading per _____, dated _____ marked and numbered as follows:

In trust to deliver the same to _____ who have purchased the same for _____ payable in _____ and to obtain from the purchaser the proceeds of the sale of the same.

In consideration of the delivery of said goods to $\left\{ \begin{smallmatrix} \text{me} \\ \text{us} \end{smallmatrix} \right\}$ in trust as above, $\left\{ \begin{smallmatrix} \text{I} \\ \text{we} \end{smallmatrix} \right\}$ agree to deliver them immediately to the said purchasers, and to collect the proceeds of sale, and immediately deliver such proceeds to THE GUARANTY TRUST CO. OF NEW YORK in whatever form collected, to be applied by them against the acceptances of THE GUARANTY TRUST CO. OF NEW YORK on $\left\{ \begin{smallmatrix} \text{my} \\ \text{our} \end{smallmatrix} \right\}$ account, under the terms of Letter of Credit No. _____ issued for $\left\{ \begin{smallmatrix} \text{my} \\ \text{our} \end{smallmatrix} \right\}$ account, and to the payment of any other indebtedness of $\left\{ \begin{smallmatrix} \text{mine} \\ \text{ours} \end{smallmatrix} \right\}$ to THE GUARANTY TRUST CO. OF NEW YORK.

It is understood, however, that if such proceeds be in notes or bills receivable, they shall not be so applied until paid, but with liberty meanwhile to THE GUARANTY TRUST CO. OF NEW YORK to sell or discount, and so apply net proceeds.

THE GUARANTY TRUST CO. OF NEW YORK may at any time cancel this trust, and they may take possession of said goods until the same have been delivered to said purchasers and the proceeds of sale received from them, and thereafter of such proceeds, wherever the said goods and proceeds may then be found, and in the event of any suspension or failure or assignment for the benefit of creditors on $\left\{ \begin{smallmatrix} \text{my} \\ \text{our} \end{smallmatrix} \right\}$ part or of the non-fulfillment of any obligation or of the non-payment at maturity of any acceptance made by $\left\{ \begin{smallmatrix} \text{me} \\ \text{us} \end{smallmatrix} \right\}$ under said credit, or any other credit issued by THE GUARANTY TRUST CO. OF NEW YORK on $\left\{ \begin{smallmatrix} \text{my} \\ \text{our} \end{smallmatrix} \right\}$ account, or of any indebtedness on $\left\{ \begin{smallmatrix} \text{my} \\ \text{our} \end{smallmatrix} \right\}$ part to them, all obligations, acceptances, indebtedness, and liabilities whatsoever shall thereupon (with or without notice) mature and become due and payable.

Dated _____ 191

£ _____

BAILEE RECEIPT

Received *from the Guaranty Trust Company of New York*
solely for the purpose of selling same for account of said Company:

marked and numbered _____
and _____ hereby undertake to sell the property herein specified, for
account of the said Company, and collect the proceeds of the sale or sales thereof, and deliver
the same immediately on receipt thereof to the said Company, to be applied to the credit of

_____ hereby acknowledging _____ to be Bailee of the said property for the said
Company, and _____ do hereby assign and transfer to the said Company
the accounts of the purchaser or purchasers of said property to the extent of the purchase price
thereof, of which fact notice shall be given at the time of delivery of the said property by _____
to such purchaser or purchasers and all invoices therefor shall have imprinted, written or stamped
thereon by _____ the following:

“Transferred and payable to GUARANTY TRUST COMPANY OF NEW
YORK, 140 Broadway, New York.”

If the said property is not sold and the proceeds so deposited within ten days from this
date, _____ undertake to return all documents at once on demand, or to pay the value
of the goods, at the Company's option.

The said goods while in { $\frac{\text{my}}{\text{our}}$ } hands shall be fully insured against loss by fire.

The terms of this receipt and agreement shall continue and apply to the merchandise
above referred to whether or not control of the same, or any part thereof, be at any time restored
to the Guaranty Trust Company of New York, and subsequently delivered to us.

Dated at New York City, _____ 191

Currencies of Various Countries in the World
and their Value in United States Dollars

Currencies of Various Countries in the World and their Value in United States Dollars

(All these rates are subject to exchange fluctuations.)

COUNTRY	CURRENT COIN	APPROXIMATE EQUIVA- LENT IN U. S. DOLLARS
NORTH AMERICA		
Canada	Gold Dollar	\$1.
Mexico	Peso	0.498
Newfoundland	Gold Dollar	1.014
St. Pierre & Miquelon	Same as France	
CENTRAL AMERICA		
British Honduras	Gold Dollar	\$1.
Costa Rica	Colon	0.465
Nicaragua	Silver Peso	0.40
Guatemala	Silver Peso	0.40
Honduras	Silver Peso	0.40
Panama	Gold Balboa	1.
	Silver Peso	0.50
Salvador	Silver Peso	0.40
British West Indies	Same as United Kingdom	
Cuba	Same as United States	
Danish West Indies	Franc	0.193
	Gold Dollar	1.
Dominican Republic	Gold Dollar	1.
Dutch West Indies	Same as The Netherlands	
French West Indies	Same as France	
Haiti	Gold Gourde	0.965
Porto Rico	Same as United States	
SOUTH AMERICA		
Argentina	Gold Peso	\$0.965
	Paper Peso	0.4246
Bolivia	Boliviano	0.389
Brazil	Gold Milreis	0.546
British Guiana	Gold Dollar	1.00
Chile	Gold Peso	0.365
	Paper Peso	0.2156

Curreneies of Various Countries in the World

(All these rates are subject to exchange fluctuations.)

COUNTRY	CURRENT COIN	APPROXIMATE EQUIVA- LENT IN U. S. DOLLARS
SOUTH AMERICA—Continued		
Colombia	Gold Dollar	\$1.00
Dutch Guiana	Same as The Netherlands	
Ecuador	Suere	0.487
	Condor	4.87
French Guiana	Same as France	
Paraguay	Paper Peso fluctuates in value	
Peru	LIBRA (£ sterling)	4.8665
	Soles	0.4866
Uruguay	Peso	1.034
Venezuela	Bolivar	0.193
EUROPE		
Austria-Hungary	Crown	\$0.203
Belgium	Frane	0.193
Bulgaria	Lev	0.193
Denmark	Kronor	0.268
Finland	Finnish Mark	0.193
France	Frane	0.193
Germany	Mark	0.238
Greece	Gold Drachma	0.193
Italy	Lira	0.193
Malta	Same as United Kingdom	
Netherlands	Florin or Guilder	0.402
Norway	Kronor	0.268
Portugal	Gold Milreis	1.08
Roumania	Lei	0.193
Russia	Rouble	0.515
Servia	Dinar	0.193
Spain	Gold Peseta	0.193
	Silver Peseta	0.1794
Sweden	Kronor	0.268
Switzerland	Frane	0.193
United Kingdom	Pound Sterling	4.8665
Turkey	Gold Pound	4.40

Currencies of Various Countries in the World

(All these rates are subject to exchange fluctuations.)

COUNTRY	CURRENT COIN	APPROXIMATE EQUIVA- LENT IN U. S. DOLLARS
ASIA		
British India	Rupee	\$0.3244 $\frac{1}{3}$
Ceylon	Rupee	0.3244 $\frac{1}{3}$
China	Tael (Shanghai)	0.72
Dutch East Indies	Same as The Netherlands	
French Indo-China	Silver Piaster	0.48
Japan	Yen	0.498
Persia	Gold Kran	0.1704
	Silver Kran	0.0896
Siam	Gold Tical	0.3708
Siberia	See Russia	
Straits Settlements	Dollar	0.5677
Australia & New Zealand	Same as United Kingdom	
Philippine Islands	Peso	0.50
Samoa (German)	Mark	0.238
Society Islands	Franc	0.193
AFRICA		
Abyssinia	Maria Theresa Dollar or Menelik Dollar	\$0.425
Algeria	Same as France	
Belgian Kongo	Same as Belgium	
British South Africa	Same as United Kingdom	
British West Africa	do	
Egypt	Egyptian Pound	4.943
French Africa		
German Africa		
Italian Africa		
Liberia	Gold Dollar	1.00
Madagascar	Same as France	
Mauritius & Seychelles	Rupee	0.3244 $\frac{1}{3}$
Morocco	French, English & Spanish money	
Portuguese East Africa	Same as Portugal	
Portuguese West Africa	Same as Portugal	
Tripoli	Same as in Turkey	
Tunis	Same as France	
Zanzibar	Rupee	0.3244 $\frac{1}{3}$

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